

20. (ONCE AMENDED) A method of performing a cashless transaction with sellers, comprising:

on an electronic medium, storing, as electronic money, information equivalent to cash and financial institution information associated with the electronic money, wherein a holder of the medium performs identityless cashless monetary transactions using the electronic money with any one of the sellers communicating with the financial institutions.

21. (ONCE AMENDED) A cashless transaction method, comprising:

storing in a non-settled account of a financial institution an amount of money responsive to an amount of money withdrawn as electronic money from accounts of the financial institution; and

settling funds between accounts of sellers and the non-settled account responsive to identityless cashless monetary transactions using the electronic money between the sellers and holders of electronic mediums storing the electronic money.

22. (ONCE AMENDED) A cashless transaction method, comprising:

storing in a point of sale terminal, as electronic money, information equivalent to cash responsive to identityless cashless monetary transactions with buyers and information of a financial institution associated with the electronic money, wherein a seller receives from the financial institution an amount of money responsive to the electronic money.

23. (ONCE AMENDED) A method of performing a cashless transaction with sellers, comprising:

storing on an electronic medium, as electronic money, information equivalent to cash; and

allowing identityless electronic monetary transactions between a holder of the electronic medium using the electronic money and any one of the sellers.

24. (ONCE AMENDED) The method according to claim 23, wherein the information comprises information of a financial institution associated with the electronic money and the method of performing the cashless transaction further comprises,

the financial institution transferring from an account of the holder of the medium to a non-settled account of the financial institution an amount of money responsive to the electronic